

In re:
Raymond T. Markle
Mary Lou Markle
Debtors

Case No. 15-15671-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Dec 10, 2021

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	Raymond T. Markle, Mary Lou Markle, 261 Stone Ridge Drive, Jeffersonville, PA 19403-5220
13645376	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13620132	+ First National Bank of Omaha, c/o Brumbaugh and Quandahl, P.C., 4885 S. 118th Street, Ste 100, Omaha, NE 68137-2241
13629792	+ Wells Fargo Bank, N.A. as Trustee for WaMu Mortgage, Chase Records Center, Attn: Correspondence Mail, Mail code LA4-5555, 700 Kansas Lane Monroe, LA 71203-4774
14616216	+ Wells Fargo Bank, N.A., as Trustee for the WaMu M, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 10 2021 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 11 2021 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 10 2021 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Dec 10 2021 23:51:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13582661	EDI: GMACFS.COM	Dec 11 2021 04:48:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
13616880	EDI: BECKLEE.COM	Dec 11 2021 04:48:00	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13799291	EDI: BANKAMER.COM	Dec 11 2021 04:48:00	Bank Of America, PO Box 31785, Tampa, FL 33631-3785
13610712	Email/PDF: resurgentbknofications@resurgent.com	Dec 11 2021 00:02:02	CACH, LLC, PO Box 10587, Greenville SC 29603-0587
13622682	+ Email/Text: bncmail@w-legal.com	Dec 10 2021 23:51:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14306855	+ EDI: AIS.COM	Dec 11 2021 04:53:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
13589074	EDI: CAPITALONE.COM	Dec 11 2021 04:48:00	Capital One Bank (USA), N.A., PO Box 71083,

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13584709	EDI: DISCOVER.COM	Dec 11 2021 04:48:00	Charlotte, NC 28272-1083 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13605074	+ Email/Text: Bankruptcy@absoluteresolutions.com	Dec 10 2021 23:51:00	Icon Equities LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118
13589071	Email/PDF: resurgentbknotifications@resurgent.com	Dec 11 2021 00:02:05	LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13611938	EDI: Q3G.COM	Dec 11 2021 04:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13676581	EDI: BANKAMER.COM	Dec 11 2021 04:48:00	The Bank Of New York Mellon Fka et al., Bank of America, N.A., Po Box 31785, Tampa, FL 33631-3785
13617213	EDI: CAPITALONE.COM	Dec 11 2021 04:48:00	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13616881	*	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13642076	##+	Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Bank Of America N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
JEROME B. BLANK	on behalf of Creditor Bank Of America N.A. paeb@fedphe.com
JOSEPH ANGELO DESOYE	on behalf of Creditor Bank Of America N.A. paeb@fedphe.com
JOSEPH L QUINN	on behalf of Debtor Raymond T. Markle CourtNotices@rqplaw.com

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JOSEPH L QUINN

on behalf of Joint Debtor Mary Lou Markle CourtNotices@rqplaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN S. FRANKEL

on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com

KRISTEN D. LITTLE

on behalf of Creditor Select Portfolio Servicing Inc as servicer for Wells Fargo Bank, N.A., as Trustee for the WaMu Mortgage Pass-Through Certificates, Series 2004-PR2 pabk@logs.com, klittle@logs.com;logsecf@logs.com

KRISTEN D. LITTLE

on behalf of Creditor Select Portfolio Serviicing Inc. as servicer for Wells Fargo Bank, N.A., as Trustee for the WaMu Mortgage Pass-Through Certificates, Series 2004-PR2 pabk@logs.com, klittle@logs.com;logsecf@logs.com

LEEANE O. HUGGINS

on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com

REBECCA ANN SOLARZ

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERI bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	Raymond T. Markle	Social Security number or ITIN	xxx-xx-6563
	First Name Middle Name Last Name	EIN	--
Debtor 2	Mary Lou Markle	Social Security number or ITIN	xxx-xx-6082
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-15671-elf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond T. Markle

Mary Lou Markle

12/9/21

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.